

**Information to identify the case:**

Debtor 1	<b>Marla Smith-Anderson</b>	Social Security number or ITIN	<b>xxx-xx-0540</b>
	First Name Middle Name Last Name	EIN	__-_____-__
Debtor 2	<b>Kevin Anderson</b>	Social Security number or ITIN	<b>xxx-xx-2617</b>
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-__
United States Bankruptcy Court <b>Northern District of Illinois</b>		Date case filed for chapter	<b>7 4/22/19</b>
Case number: <b>19-11617</b>			

**Official Form 309A (For Individuals or Joint Debtors)****Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline**

12/15

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at [www.pacer.gov](http://www.pacer.gov)).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Marla Smith-Anderson	Kevin Anderson
2. All other names used in the last 8 years		
3. Address	1645 S. CHRISTINA AVE CHICAGO, IL 60623	1645 S. Christiana Ave Chicago, IL 60623
4. Debtor's attorney Name and address	Elliott Wall The Semrad Law Firm 20 S. Clark Street 28th fl Chicago, IL 60603	Contact phone (312)447-7849 Ext. 1357 Email: <a href="mailto:ewall@semradlaw.com">ewall@semradlaw.com</a>
5. Bankruptcy trustee Name and address	Phillip D Levey ESQ 2722 North Racine Avenue Chicago, IL 60614	Contact phone 773 348-9682 Email: <a href="mailto:levey47@hotmail.com">levey47@hotmail.com</a>

For more information, see page 2 &gt;

<b>6. Bankruptcy clerk's office</b>  Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> .	Eastern Division 219 S Dearborn 7th Floor Chicago, IL 60604	Hours open: 8:30 a.m. until 4:30 p.m. except Saturdays, Sundays and legal holidays.  Contact phone 1-866-222-8029  Date: 4/23/19
<b>7. Meeting of creditors</b>  Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	<b>June 12, 2019 at 12:00 PM</b>  The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.  <b>Debtors must bring a picture ID and proof of their Social Security Number.</b>	Location:  <b>219 South Dearborn, Office of the U.S. Trustee, 8th Floor, Room 800, Chicago, IL 60604</b>
<b>8. Presumption of abuse</b>  If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.	The presumption of abuse does not arise.	
<b>9. Deadlines</b>  The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	<b>File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:</b>  <b>You must file a complaint:</b> <ul style="list-style-type: none"> <li>if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or</li> <li>if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6).</li> </ul> <b>You must file a motion:</b> <ul style="list-style-type: none"> <li>if you assert that the discharge should be denied under § 727(a)(8) or (9).</li> </ul> <hr/> <b>Deadline to object to exemptions:</b> The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	
<b>10. Proof of claim</b>  Please do not file a proof of claim unless you receive a notice to do so.	<b>Filing deadline: 8/12/19</b>  No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
<b>11. Creditors with a foreign address</b>	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
<b>12. Exempt property</b>	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	

**Certificate of Notice Page 3 of 4**  
 United States Bankruptcy Court  
 Northern District of Illinois

In re:  
 Marla Smith-Anderson  
 Kevin Anderson  
 Debtors

Case No. 19-11617-JBS  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0752-1

User: arodarte  
 Form ID: 309A

Page 1 of 2  
 Total Noticed: 44

Date Rcvd: Apr 23, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 25, 2019.

db/jdb	+Marla Smith-Anderson, Kevin Anderson, 1645 S. CHRISTINA AVE, CHICAGO, IL 60623-2640
27773009	+CEP America IL LLP, PO Box 582663, Modesto, CA 95358-0070
27772978	+COMENITYCB/MYPLACERWDS, PO BOX 182120, COLUMBUS, OH 43218-2120
27773000	+City of Chicago Department of Finance-Utility Bill, P.O. Box 6330, Chicago, IL 60680-6330
27773007	+City of Chicago EMS, 33589 Treasury Center, Chicago, IL 60694-3500
27772974	FIRST PREMIER BANK, c/o Jefferson Capital Systems LLC PO Box, c/o Linda Dold, Saint Cloud, MN 56302
27772970	+FNB OMAHA, 1620 DODGE ST, OMAHA, NE 68197-0003
27773002	+IDOR-Bankruptcy Section, PO Box 64338, Chicago, IL 60664-0291
27773008	+Mount Sinai Hospital, 26460 Network Place, Chicago, IL 60673-1264
27772988	+N I C E FCU, P O BOX 552, SAINT CHARLES, IL 60174-0552
27772969	+OCWEN, PO Box 40724, Lansing, MI 48901-7924
27773004	+Peoples Gas, 200 E. Randolph, Chicago, IL 60601-6302
27772987	+SETERU INC, 14523 SW Millikan Way, Beaverton, OR 97005-2344
27772972	+SYNCB/ASHLEY HOMESTORE, 7780 S Cicero Ave, Burbank, IL 60459-1583
27772986	+SYNCB/WALMAR, 2001 Western Ave, Ste 400, Seattle, WA 98121-3132
27772997	+Specialized Loan Servicing, PO Box 636005, Littleton, CO 80163-6005
27773006	+Stroger Hospital of Cook County, 1900 W Polk Street, Chicago, IL 60612-3723

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. aty E-mail/Text: ellow@semradlaw.com Apr 24 2019 01:49:03 Elliott Wall, The Semrad Law Firm,

tr	+EDI: QPDLEVEY.COM Apr 24 2019 05:23:00 Phillip D Levey, ESQ, 2722 North Racine Avenue, Chicago, IL 60614-1206
27773005	+EDI: ATTWIREBK.COM Apr 24 2019 05:23:00 AT&T, PO Box 105262, Atlanta, GA 30348-5262
27772973	+EDI: WFNNB.COM Apr 24 2019 05:23:00 CB/AVENUE, PO BOX 182789, COLUMBUS, OH 43218-2789
27772975	+EDI: WFNNB.COM Apr 24 2019 05:23:00 CB/ROAMANS, P O Box 659728, San Antonio, TX 78265-9728
27772976	+EDI: WFNNB.COM Apr 24 2019 05:23:00 CB/WOMNWNTHN, PO BOX 182789, COLUMBUS, OH 43218-2789
27772989	+EDI: CHASE.COM Apr 24 2019 05:23:00 CHASE CARD, 201 N Walnut St, Wilmington, DE 19801-2920
27772993	+EDI: WFNNB.COM Apr 24 2019 05:23:00 COMENITY BANK/FASHBUG, PO BOX 182272, COLUMBUS, OH 43218-2272
27772977	+EDI: WFNNB.COM Apr 24 2019 05:23:00 COMENITY BANK/LNBRYANT, 4590 E Broad St, Columbus, OH 43213-1301
27772981	+EDI: WFNNB.COM Apr 24 2019 05:23:00 COMENITY BANK/TORRID, PO BOX 182685, COLUMBUS, OH 43218-2685
27772992	+EDI: WFNNB.COM Apr 24 2019 05:23:00 COMENITYBANK/BRYLANEHO, PO BOX 182789, COLUMBUS, OH 43218-2789
27772991	+EDI: WFNNB.COM Apr 24 2019 05:23:00 COMENITYBANK/JESSLONDN, 4590 E BROAD ST, COLUMBUS, OH 43213-1301
27772982	+EDI: CONVERGENT.COM Apr 24 2019 05:23:00 CONVERGENT OUTSOURCING, 800 SW 39TH ST, RENTON, WA 98057-4927
27772990	+EDI: CRFRSTNA.COM Apr 24 2019 05:23:00 CREDIT FIRST N A, 6275 EASTLAND RD, BROOKPARK, OH 44142-1399
27772971	+EDI: RCSFNBMARIN.COM Apr 24 2019 05:23:00 CREDIT ONE BANK NA, PO BOX 98875, LAS VEGAS, NV 89193-8875
27772994	+EDI: RCSFNBMARIN.COM Apr 24 2019 05:23:00 CREDITONEBNK, PO BOX 98872, LAS VEGAS, NV 89193-8872
27773003	+E-mail/Text: comedbankruptcygroup@exeloncorp.com Apr 24 2019 01:51:26 ComEd, 3 Lincoln Center, Bankruptcy Section, Oakbrook Terrace, IL 60181-4204
27772996	+EDI: PHINHARRIS Apr 24 2019 05:23:00 HARRIS & HARRIS LTD, 222 Merchandise Mart Plaza, Suite 1900, Chicago, IL 60654-1421
27772985	+EDI: IIC9.COM Apr 24 2019 05:23:00 I C SYSTEM, PO Box 64378, Saint Paul, MN 55164-0378
27773001	+EDI: IRS.COM Apr 24 2019 05:23:00 IRS, PO Box 7346, Philadelphia, PA 19101-7346
27772998	+EDI: RESURGENT.COM Apr 24 2019 05:23:00 LVNV FUNDING, C/O RESURGENT CAPI PO BOX 10497 MS, GREENVILLE, SC 29603-0497
27772999	EDI: AGFINANCE.COM Apr 24 2019 05:23:00 AMERICAN GENERAL FINAN, 3519 W. Lake St, Melrose Park, IL 60160
27772980	+EDI: RMSC.COM Apr 24 2019 05:23:00 SYNCB/GAP, PO BOX 965005, ORLANDO, FL 32896-5005
27772983	+EDI: RMSC.COM Apr 24 2019 05:23:00 SYNCB/JCP, PO BOX 965007, Orlando, FL 32896-5007
27772979	EDI: RMSC.COM Apr 24 2019 05:23:00 SYNCB/OLDNAV, P.O. BOX 29116, SHAWNEE MISSIO, KS 66201
27772984	+EDI: RMSC.COM Apr 24 2019 05:23:00 SYNCB/WALMART, PO Box 530927, Atlanta, GA 30353-0927
27772995	EDI: USBANKARS.COM Apr 24 2019 05:23:00 US Bank, PO Box 790408, Saint Louis, MO 63179

TOTAL: 27

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

District/off: 0752-1

User: arodarte  
Form ID: 309A

Page 2 of 2  
Total Noticed: 44

Date Rcvd: Apr 23, 2019

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Apr 25, 2019

Signature: /s/Joseph Speetjens

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### CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 23, 2019 at the address(es) listed below:

Elliott Wall on behalf of Debtor 2 Kevin Anderson ewall@semradlaw.com,  
ilnb.courtview@SLFCourtview.com  
Elliott Wall on behalf of Debtor 1 Marla Smith-Anderson ewall@semradlaw.com,  
ilnb.courtview@SLFCourtview.com  
Patrick S Layng USTPRegion11.ES.ECF@usdoj.gov  
Phillip D Levey, ESQ levey47@hotmail.com, plevy@ecf.axosfs.com

TOTAL: 4